



# **Medical Expenditure Panel Survey**

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## **HEALTH INSURANCE DATA**



## **MEPS Health Insurance Data Sources**

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- **MEPS-HC (Household Component) survey** collects data from individuals and households regarding health insurance coverage.
- **MEPS-IC (Insurance Component) survey** collects data from private and public sector employers regarding health insurance coverage.



## **MEPS Household Component (HC) Health Insurance Data**

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- **MEPS-HC tables show the relationship between health insurance status and**
  - **Demographic characteristics (age, sex, race, ethnicity, and marital status)**
  - **Perceived health status of household members**
  - **Geographic location (Census region and MSA)**
  - **Employment status of household members**
- **MEPS-HC public use files (microdata)**



## **MEPS-HC Public Use Files with Health Insurance Data**

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### **■ MEPS-HC Point-in-Time Files**

- HC-001(1996), HC-005 (1997), HC-009 (1998), HC-013 (1999), HC-022 (2000), HC-034 (2001), HC-053 (2002), HC-064 (2003), HC-075 (2004)

### **■ MEPS-HC Person Round Plan Files**

- HC-024(1996), HC-047 (1997-2000), HC-057 (2001), HC-066 (2002)

### **■ MEPS-HC Full-Year Consolidated Data Files**

- HC-012(1996), HC-020 (1997), HC-028 (1998), HC-038 (1999), HC-050 (2000), HC-060 (2001), HC-070 (2002)



## **MEPS-HC Point-in-Time File Health Insurance Variables**

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- **TRINW13X COV BY TRICARE AT INTERVIEW – EDITED**
- **MCARE13X COV BY MEDICARE – EDITED**
- **MCAID13X COV BY MEDICAID – EDITED**
- **OTPUBA13 COV BY/PAYS OTH GOV MCAID HMO**
- **OTPUBB13 COV BY OTH PUBLIC NOT MCAID HMO**
- **STPRG13 COV BY STATE-SPECIFIC PROGRAM**
- **PUB13X COV BY PUBLIC INS – EDITED**



## **MEPS-HC Point-in-Time File Health Insurance Variables**

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- **PRIEU13 COV BY PRIV EMPL/UNION PLAN**
- **PRIDK13 COV BY PRIV DK PLAN**
- **PRING13 COV BY NONGROUP PLAN**
- **PRIOG13 COV BY OTH GROUP PLAN**
- **PRIS13 COV BY SELF-EMP-1 INS**
- **PRIOUT13 COV BY HOLDER OUTSIDE RU**
- **PRIV13 COV BY PRIVATE INS**
- **INSRD13X INSURED - EDITED**



## **MEPS-HC Point-in-Time File Health Insurance Variables**

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- **HPRIEU13**    **HOLDER OF PRIV EMPL/UNION PLAN**
- **HPRIDK13**    **HOLDER OF PRIV DK PLAN**
- **HPRING13**    **HOLDER OF NONGROUP PLAN**
- **HPRIOG13**    **HOLDER OF OTH GROUP PLAN**
- **HPRIS13**     **HOLDER OF SELF-EMP-1 INS**
- **HPRIV13**     **HOLDER OF PRIV INS PLAN**



## **MEPS-HC Person Round Plan File (PRPL)**

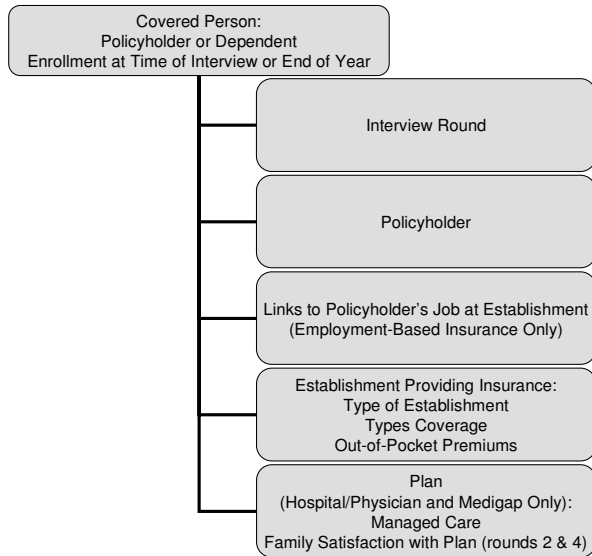
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- **The PRPL file is designed to reflect the sometimes complex and dynamic relationships between people and their private insurance.**
- **The PRPL file contains records for persons with private insurance providing hospital/physician, Medigap, dental, vision, or prescription medication coverage.**
- **The PRPL file contains variables pertaining to managed care and satisfaction with plan coverage.**
- **Questions on out-of-pocket premiums were asked of all policyholders (starting in 2001) with private insurance coverage.**





## Conceptual Overview of PRPL File





## **MEPS-HC Full-Year Consolidated Data File: Health Insurance Variables**

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### **Month-by-month indicators – Public**

- **TRIJA\*\*X - TRIDE\*\*X -- TRICARE**
- **MCRJA\*\*X - MCRDE\*\*X -- Medicare**
- **MCDJA\*\*X - MCDDE\*\*X -- Medicaid/SCHIP**
- **OPAJA\*\* - OPADE\*\* -- managed care, other public insurance**
- **OPBJA\*\* - OPBDE\*\* -- not managed care, other public insurance**
- **STAJA\*\* - STADE\*\* -- state-specific program participation**
- **PUBJA\*\*X – PUBDE\*\*X - indicates public insurance in month**

**\*\* - last two digits of year**



## **MEPS-HC Full-Year Consolidated Data File: Health Insurance Variables**

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### **Month by month indicators – Private**

- **PRIJA\*\* - PRIDE\*\* - employer/union group insurance**
- **PEGJA\*\* - PEGDE\*\* - non-group private insurance**
- **PNGJA\*\* - PNGDE\*\* - other group private insurance**
- **PDKJA\*\* - PDKDE\*\* - don't know source of insurance**
- **POUJA\*\* - POUDE\*\* - policy holder is outside the household**
- **PRSJA\*\* - PRSDE\*\* - self-employed with firm size of 1**
- **PRIJA\*\* - PRIDE\*\* - indicates private insurance in month**
- **Policy Holders (repeat of Private) "H"**

**\*\* - last two digits of year**



## **MEPS-HC Full-Year Consolidated Data File: Health Insurance Variables**

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### **Month-by-month indicators – Summary variables**

- **INSJA\*\*X - INSDE\*\*X** - indicates any insurance in month
- **PUBJA\*\*X - PUBDE\*\*X** - indicates public insurance in month
- **PRIJA\*\* - PRIDE\*\*** - indicates private insurance in month

**\*\* - last two digits of year**



## **MEPS-HC Full-Year Consolidated Data File: Health Insurance Variables**

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### **Managed Care**

- **Medicaid HMOs**
- **Medicaid gatekeeper plans**
- **Private HMOs**
- **Private HMO plans that pay for visits to non-plan doctors**
- **Private gatekeeper plans**
- **Private gatekeeper plans that pay for visits to non-plan doctors**
- **Private plan that has a book or list of doctors**
- **Private plan that has a book or list of doctor that pays for non-plan visits**



## **MEPS-HC Full-Year Consolidated Data File: Health Insurance Variables**

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### **Summary variables (ever covered during year)**

- **TRIEV\*\*** – ever covered by TRICARE
- **MCREV\*\*** – ever covered by Medicare
- **MCDEV\*\*** – ever covered by Medicaid
- **OPAEV\*\*** – ever covered managed care, other public insurance
- **OPBEV\*\*** – ever covered not managed care, other public insurance
- **PRVEV\*\*** – ever covered by private health insurance
- **UNINS\*\*** – uninsured all of year

**\*\* - last two digits of year**



## **MEPS-HC Full-Year Consolidated Data File: Health Insurance Variables**

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### **INSCOV\*\***

- **1 = Any Private during 20\*\***
- **2 = Public Only during 20\*\***
- **3 = Uninsured all of 20\*\***

**\*\* - last two digits of year**



## **MEPS-HC Full-Year Consolidated Data File: Health Insurance Variables**

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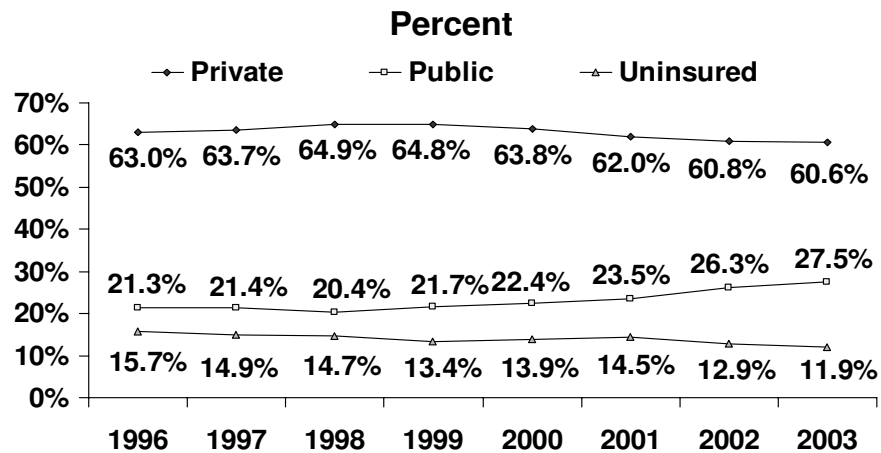
- **DENTIN31/42/53 – round-specific variables**  
**Indicates covered by a private health insurance plan that included at least some dental coverage.**
  
- **PMEDIN31/42/53 – round-specific variables**  
**Indicates covered by a private health insurance plan that included at least some dental coverage.**

It should be noted that the information on dental and prescription drug insurance coverage was elicited from a pick-list, code all that apply question that asked what type of health insurance a person obtained through an establishment. The list included hospital and physician benefits, including coverage through an HMO, Medigap coverage, vision coverage, dental, and prescription drugs. It is possible that some dental or prescription drug coverage provided by hospital and physician plans was not independently enumerated in this question. Users should also note that persons with missing information on benefits for all reported private plans and those who reported that they did not have dental or prescription drug coverage for one or more plans but had missing information on other plans are coded as not having such coverage.





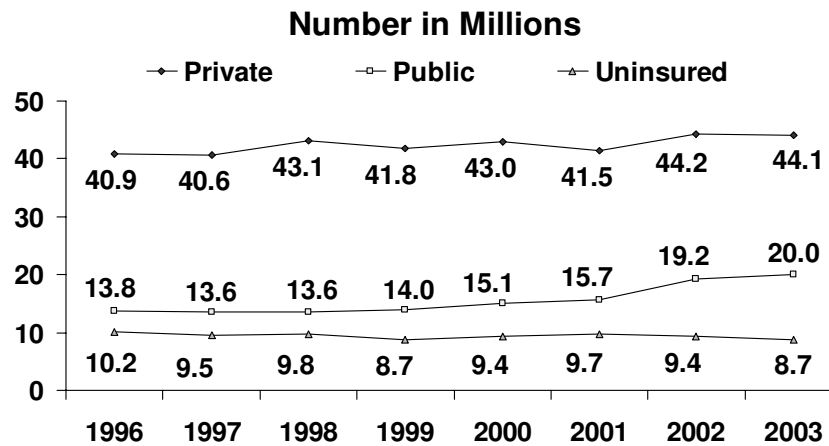
## Insurance Status of Children for First Half of Year, 1996–2003



Source: 1996-2003 Medical Expenditure Panel Survey

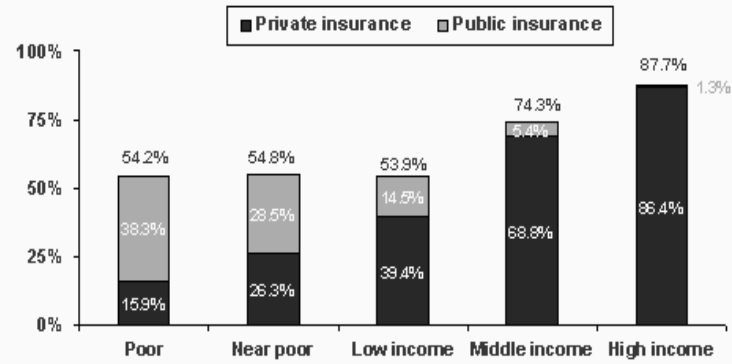


## Insurance Status of Children for First Half of Year, 1996–2003



Source: 1996-2003 Medical Expenditure Panel Survey

Figure 1. Percentage of noninstitutionalized persons under age 65 with health insurance for full-year 2001, by family income level and source of coverage



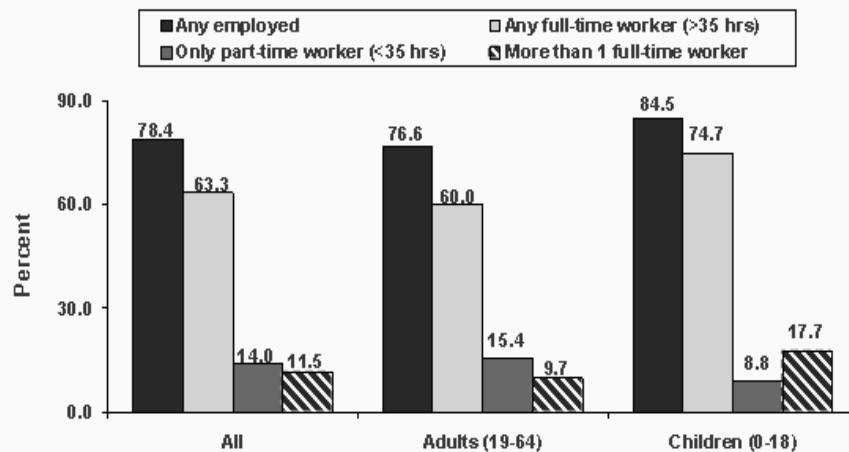
Note: Parts may not sum to total due to rounding.



Source: Center for Financing, Access and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2001



Figure 2. Percentage of uninsured living in a family with adult worker:  
U.S. population under 65, first half of 2002



Source: Center for Financing, Access and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2002





## **MEPS Insurance Component (IC)**

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**There are two distinct samples of establishments collected in the MEPS-IC survey:**

- **Link sample**
- **List sample**

**Methodology Reports are available on the MEPS Web site.**

Important distinction. The samples are collected together for cost savings and reduction in respondent burden; however, the establishments are drawn from separate frames, the data serve different analytical purposes, they are collected under different authorities and confidentiality restrictions, and the output data are separate.



## MEPS-IC Link Sample

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- All current main employers of MEPS-HC respondents.
- Other employer-based sources of health insurance identified by MEPS-HC respondents.
- Approximately 7,000 employers per year.
- Employers serve as proxy respondents for the household sample regarding health insurance offerings.



## **MEPS-IC Link Sample Data Availability**

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- **Due to confidentiality concerns, the MEPS-IC link sample is not released as a public use file.**
- **Compound survey response rate is low and cannot support national estimates. Sample weights are not provided.**
- **Data files are available to researchers at the AHRQ Data Center in Rockville, MD.**
- **File documentation and codebooks are available on the MEPS Web site.**

MEPS HC-IC link data cannot be released on a public use file so that the confidentiality of employers responding to the MEPS-IC survey is protected. Unlike person-level files from the MEPS-HC, where confidentiality of individuals can be more easily preserved by withholding some data elements and top-coding others, it is far more difficult to produce a file that protects the identity of responding establishments.



## **Unique Data Provided by MEPS-IC Link Sample for Research**

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- **Characteristics of health insurance plans offered to MEPS-HC individuals**
- **Health insurance plan selected (choice)**
- **Decisions made by two-worker households in selecting health coverage**
- **Health insurance plan information linked to health care expenditures of individuals and families**





## MEPS-IC List Sample

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- **Sample of private establishments drawn from the Census Bureau's Business Register**
  - **Approximately 45,000 establishments sampled**
- **Sample of state and local governments drawn from the Census Bureau's Census of Governments**
  - **Approximately 1,700 governmental units sampled**

Sample sizes vary some from year to year.

The list sample was increased in 1998, 2000, 2001, 2002, and 2003 due to buy-ins by the Robert Wood Johnson Foundation and by various states either independently or through the HRSA State Planning Grant program.

### **States with Additional Sample Purchases by Year:**

1998 Arizona, Massachusetts, Washington

2000 Arkansas, Wisconsin

2001 Delaware\*, Vermont\*, Kansas\*\*, New Hampshire\*\*, South Dakota\*\*, Wisconsin

2002 Hawaii\*, Maine\*, Montana\*, Maryland, Virgin Islands\*\*\*

2003 Virginia

\* States received an additional sample that supported a full set of state estimates not otherwise possible.

\*\* States received an additional sample that supported estimates for smaller firms only.

\*\*\* The U.S. Virgin Islands received a special sample to support a full set of estimates. These data are not included in the calculation of totals for the United States.



## **Responding MEPS-IC List Sample Sizes**

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- **Firms <50 employees – 17,000 locations**
- **Firms 50+ employees – 11,000 locations**
- **Typical published state\* – 600 locations**  
**(The seven largest states have more.)**
- **Public sector – 1,800 government agencies**
- **Federal government – directly from U.S. OPM**

\* Not every state is published every year due to budgetary restrictions. States that are not published in a given year have much smaller samples, used only to support the national average. Typically these would be less than 100 responding locations per state.



## MEPS-IC List Sample Design

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- **Designed to make national and state estimates for private sector**
- **Designed to make Census region-level estimates for public sector**
- **Designed to make year-to-year estimates**
- **Designed to make national expenditure estimates for use in U.S. gross domestic product (GDP) and National Health Accounts**



## **MEPS-IC List Sample Data Availability**

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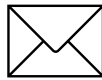
- **Microdata (confidential) only available at Census Bureau Research Data Centers.**
- **Standard set of data tables are produced and posted on AHRQ Web site (state-specific estimates are available in Excel).**
- **MEPS-NET/IC – An interactive query system.**
- **Special request tables can be produced by AHRQ for state and federal agencies.**



## **Census Bureau Research Data Centers (RDC)**

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- **Access to MEPS-IC list sample microdata**
- **All work takes place at RDCs operated by the Census Bureau Center for Economic Studies.**



**WWW.CES.CENSUS.GOV**



## Census Bureau Research Data Centers

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- **Formal Research Application Process**
- **Fee for Using Data Centers**
- **All Output Reviewed for Confidentiality**



**Regression analysis**



**Table output**



**[WWW.CES.CENSUS.GOV](http://WWW.CES.CENSUS.GOV)**



## **MEPS-IC Tables National Level (Table I)**

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- **Firm size by**
  - **Industry groups**
  - **Ownership type (profit/non-profit)**
  - **Age of firm**
  - **% full-time employees**
  - **% low-wage employees**
  - **Union presence**



## **MEPS-IC Tables State Level (II, V, VI, VII, VIII)**

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### **■ State by**

- Size of firm (Table II)**
- Industry groupings (Table V)**
- Ownership type (Table VI)**
- Age of firm (Table VI)**





## **MEPS-IC Tables State Level (II, V, VI, VII, VIII)**

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- **State by**
  - **Proportion of employees who are full-time (Table VII)**
  - **Proportion of employees who are low-wage (Table VII)**
  - **Average wage quartiles (Table VIII)**



## **MEPS-IC Tables Public-Sector (Table III)**

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- **State and local governments by**
  - **Size of government**
  - **Census division**



## **National Totals of Enrollees and Cost of Health Insurance (Table IV)**

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- **Public and private sectors**
- **Private sector by**
  - **Industry**
  - **Purchased/self-insured plans**
  - **Optional coverage (single service plans)**
- **Public sector by**
  - **Purchased/self-insured plans**
  - **Optional coverage (single service plans)**



## MEPS-IC Table Structure

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- Establishments
- Employees
- Single Premiums and Employee Contributions
- Family Premiums and Employee Contributions
- Employee-Plus-One Premiums and Employee Contributions



## **Types of Information Collected by MEPS-IC survey**

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**The same information is collected for both the link and list samples.**

- **Establishment-level (location) characteristics**
- **Health insurance plan characteristics**
- **Firm-level (company) characteristics**

Establishment (site)

Firm (enterprise)

Sample is drawn at the establishment level--otherwise no state estimates could be made. However, multi-establishment firms most often make health insurance decisions at the firm level. The sample is designed to collect and support both.



## **Establishment-Level (Location) Characteristics**

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- **Number of active employees**
- **Whether or not establishment offers health insurance**
- **Number of plans offered**
- **Number of employees eligible for health insurance and number enrolled (full-time and part-time employees separately).**
- **Workforce characteristics (% women, union, over 50 years old, by wage level)**



## Health Insurance Plan Characteristics

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- Premiums (single, employee + one, family)
- Contributions
- Plan Types (by type of provider arrangement)
- Self-Insured/Fully-Insured
- Enrollments (single/family coverage)
- Deductibles/Co-payments
- Some Plan Benefits
- “Fringe” Benefits



## **Firm (Company) Characteristics**

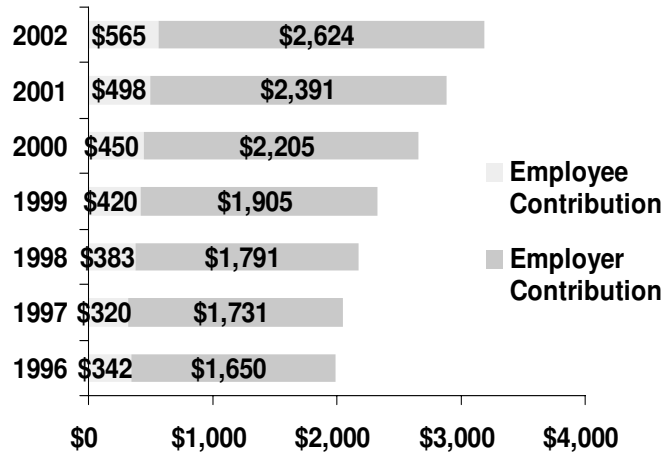
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- **Size**
- **Industry**
- **Age**
- **Retiree offerings**
- **Employee characteristics**





## Health Insurance Premiums Employee/Employer Contributions for Single Coverage 1996–2002

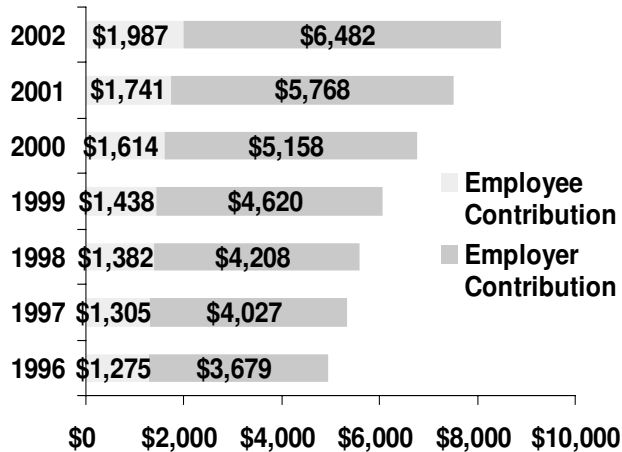


Premiums increased 10.4% & employee contributions increased 13.5% over 2001, continuing the trend from previous years.

AHRQ MEPS Insurance Component Index to Tables [www.meps.ahrq.gov/Data\\_Pub/IC\\_Tables.htm](http://www.meps.ahrq.gov/Data_Pub/IC_Tables.htm)



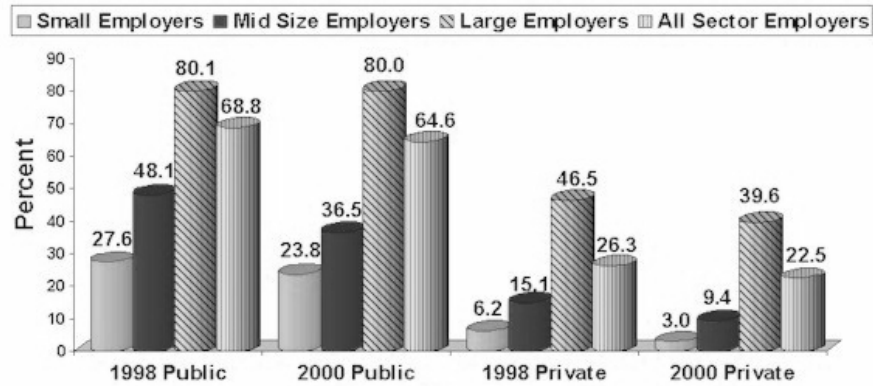
## Health Insurance Premiums Employee/Employer Contributions for Family Coverage 1996–2002



Premiums increased 12.8% and employee contributions increased 14.1% over 2001, continuing the trend from previous years.

AHRQ MEPS Insurance Component Index to Tables [www.meps.ahrq.gov/Data\\_Pub/IC\\_Tables.htm](http://www.meps.ahrq.gov/Data_Pub/IC_Tables.htm)

Figure 3: Percent of full time employees who work where health insurance is offered to retirees age 65 and older by economic sector, size of employer and year



Small employers have less than 50 employees. Mid size employers have 50–999 employees. Large employers have 1000 or more employees. Public Sector is state and local governments only.

Source: Center for Cost and Financing Studies, AHRQ, Medical Expenditure Panel Survey—Insurance Component, 1998

Source: Center for Cost and Financing Studies, AHRQ, Medical Expenditure Panel Survey—Insurance Component, 2000





## State Variation in Job-Related Health Insurance

### Where do workers pay the least for single coverage?

Average annual employee contribution for job-related health insurance, 1998  
 Single coverage  
 National average = \$383

